Case 08-04412 Doc 1 Filed 02/27/08 Entered 02/27/08 09:42:27 Desc Main Document Page 1 of 6

B1 (Official Form 1) (12/07) United States Bankruptcy Court Northern DISTRICT OF Voluntary Petition Illinois Name of Joint Debtor (Spouse) Name of Debtor All Other Names used by the Debtor in the last All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names) (Include married, maiden, and trade names) Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. (if more than Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. (if more than one, state all): one, state all): B4803
Street Address of Debtor (No. and Street, City, and State): 207 Lafa/ette D6
Bolingbrowk 11 60440 Street Address of Joint Debtor (No. and Street, City, and State): ZIP CODE ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Same ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 15 Petition for Chapter 7 Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker Chapter 13 Recognition of a Foreign Partnership Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding Clearing Bank check this box and state type of entity below.) Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization under Title 26 of the United States individual primarily for a personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ۵ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT ESE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001-50,001-1-49 50-99 100-199 200-999 1.000-5,001-Over 5,000 10,000 25,000 50,000 100,000 000,001 Estimated Assets \$100,001 to \$50,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$500,001 More than \$0 to \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities П П П П \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$0 to \$50,001 to \$500,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion

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Case 08-04412 Doc 1 Filed 02/27/08 Entered 02/27/08 09:42:27 Desc Main Document Page 2 of 6

Name of Debtor(s):   Claim page must be completed and filed in every case.)   Case Number:   Date Filed:   Location   Where Filed:   Location   Where Filed:   Date Filed:	B1 (Official For			Page 2		
All Prior Bankrupicy Case Filed Withia Late X vers 1 from that exe, attach additional abest 1  Decision  Notes Filed  Case Number:  Case Number:  Case Number:  Case Number:  Case Number:  Case Number:  Date Filed  Decision  Number Filed  Case Number:  Case Number:  Relationship  Auge:  Exhibit A  To be completed if debor is required to file periodic reports (e.g., forms 10K and 10K) with the Securities and Exhibits anot Exhibits and Exhibits and Exhibits and Exhibits and Exhibits a	Voluntary Petition (This page must be completed and filed in every case.)					
Case Number:   Date Fried:			ears (If more than two, attach additional sheet.	)		
Case Number   Due Filed						
Pending Bankrupicy Case Nied by any Sponse, Partner, or Affiliate of this Debror II more than one, antack saddleward sheet?  District.  Exhibit A  To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission primarin to Section 13 or 15(d) of the Securities and Exchange Commission primarin to Section 13 or 15(d) of the Securities and Exchange Commission primarin to Section 13 or 15(d) of the Securities and Exchange Commission primarin to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.1  Exhibit C  Disca the debtor when chapter 11 is a strached and reade a part of this pention.  Exhibit C  Deas the debtor own or have possession of any property that posses or in alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this polition.  Exhibit D  To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  Information Regarding the Debtor - vone  (Crock in symptochapter)  Debtor has been domiciled or hus had a residence, principal place of business or principal assets in this District for 186 days immediately preceding the abstract of such 186 days than any other District.  There is a basicurpic case concerning debtor's affiliate, general partner, or partnership preding in this District.  Debtor has been domiciled or hus had a residence principal place of business, or principal assets in this District, or has no principal place of business or assets in the United States in this District.  Debtor is a debtor in a foreign proceeding and has its principal place of business, or principal assets in this District.  Certification by a Debtor Who Reides as a Tensact of Residential Property  (Check all applicable boxes.)  Certification by a Debtor who Reides	Location		Case Number:	Date Filed:		
Description	Where Filed:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil	iate of this Debtor (If more than one attach ac	Iditional sheet )		
Exhibit A  (To be completed if debter is required to file periodic reports (e.g., forms 10X, and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities and Exchange Act of 1744 and is requesting relect under chapter [1].    Let attorney for the periodic annual in the firegoing gentline, declars that I have informed the perimoner annual in the firegoing gentline, declars that I have informed the perimoner annual in the firegoing gentline, declars that I have informed the perimoner annual in the firegoing gentline, declars that I have informed the perimoner annual in the firegoing gentline, declars that I have informed the perimoner annual in the firegoing gentline, declars that I have informed the perimoner annual in the firegoing gentline, declars that I have informed the perimoner that the ror belt in page and that explained the relief available under each such chapter. [I further certify that I have delivered to the debtor the noncer required by 11 U.S.C.; \$24(b).    Exhibit C    Exhibit C    Exhibit C   Exhibit D   Exhibit D   Exhibit D completed and made a part of this perition.     Exhibit D completed and signed by the debtor is attached and made a part of this petition.     Exhibit D completed and signed by the debtor is attached and made a part of this petition.     Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.     Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.     Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.     Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.     Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.     Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.     Exhibit D also completed and signed by the joint debtor is attached and	Name of Debto	r:				
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Does the debtor own or have possession of any property that posses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.  Information Regarding the Debter - Venue ((Check any applicable box.)  Debtor has been domiciled or has had a residence, prencipal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  Debtor is a debtor in a foreign proceeding and has its principal place of business or principal places of business or principal place of business or principal pl		Exhibit	C			
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Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.    There is a bankruptey case concerning debtor's affiliate, general partner, or partnership pending in this District.    Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.    Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)    Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)    (Name of landlord that obtained judgment) (Address of landlord)    Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and    Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.	☐ Exhil	bit D also completed and signed by the joint debtor is attac	ched and made a part of this petition.			
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entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		(Ae	ddress of landlord)			
Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		Debtor claims that under applicable nonbankruptcy law, there are c	ircumstances under which the debtor would be p	permitted to cure the		
· ·		Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the				
		·	cation. (11 U.S.C. § 362(1)).			

## Case 08-04412 Doc 1 Filed 02/27/08 Entered 02/27/08 09:42:27 Desc Main Document Page 3 of 6

B1 (Official Form) 1 (12/07)	Page 3		
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case.)			
	atures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11. United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition].	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code.		
have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X Signature of Debtor	X (Signature of Foreign Representative)		
Signature of Deptor	(Signature of Foreign Representative)		
X Signature of Joint Debtor  230-340-7257 Telephone Number (if not represented by attorney)  Date	(Printed Name of Foreign Representative)  Date		
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer		
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name Address Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.		
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer		
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address		
Signature of Debtor (Corporation/Partnership)			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	xSignature		
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or		
x	partner whose Social-Security number is provided above.		
Signature of Authorized Individual  Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.		
Title of Authorized Individual  Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		

Official Form 1, Exhibit D (10/06)

## UNITED STATES BANKRUPTCY COURT

-	Northern	District of	Illinois	·····
In re loel	Gutiere	Z	Case No	
Debtor(	(s)	•		(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my	bankruptcy case, I received a briefing
from a credit counseling agency approved by the United	States trustee or bankruptcy
administrator that outlined the opportunities for availabl	e credit counseling and assisted me in
performing a related budget analysis, and I have a certific	cate from the agency describing the
services provided to me. Attach a copy of the certificate	and a copy of any debt repayment plan
developed through the agency.	

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

## Official Form 1, Exh. D (10/06) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: 15th Juliana Date: 2-27-08

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